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Complete and send this form, together with applicable fee(s), to: Mail

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7590 10/21/2004

Malloy & Malloy P A
2800 S W Third Avenue
Historic Coral Way
Miami, FL 33129

12/27/2004 EAREGAY2 00000037 131227 09636942

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I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (703) 746-4000, on the date indicated below.

Peter A. Matos (Depositor's name)
12/27/04 (Signature)
12/27/04 (Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/638,943	08/15/2000	Simon Hache	1.919.00	9184

TITLE OF INVENTION: LENDING MODEL

APPLN. TYPE	SMALL ENTITY	ISSUE FEE	PUBLICATION FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	YES	\$685	\$0	\$685	01/21/2005

EXAMINER	ART UNIT	CLASS-SUBCLASS
WINTER, JOHN M	3621	705-038000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).
☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.
☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. Use of a Customer Number is required.

2. For printing on the patent front page, list

(1) the names of up to 3 registered patent attorneys or agents OR, alternatively,
(2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed.

1 Malloy & Malloy, P.A.
2
3

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

(B) RESIDENCE: (CITY and STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent): ☐ Individual ☐ Corporation or other private group entity ☐ Government

4a. The following fee(s) are enclosed:

☒ Issue Fee
☐ Publication Fee (No small entity discount permitted)
☐ Advance Order - # of Copies

4b. Payment of Fee(s):

☒ A check in the amount of the fee(s) is enclosed.
☐ Payment by credit card. Form PTO-2038 is attached.
☒ The Director is hereby authorized by charge the required fee(s), or credit any overpayment, to Deposit Account Number 13-1227 (enclose an extra copy of this form).

5. Change in Entity Status (from status indicated above)

☐ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27. ☐ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

The Director of the USPTO is requested to apply the Issue Fee and Publication Fee (if any) or to re-apply any previously paid issue fee to the application identified above. NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature
Typed or printed name Peter A. Matos

Date 12/26/04
Registration No. 37,884

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Simon Hache
Serial No.: 09/638,943
Filing Date: August 15, 2000
For: LENDING MODEL

Confirmation No. 9184
Winter, John M., Examiner
Group Art Unit 3621

2800 S.W. Third Avenue
Miami, Florida 33129
December 20, 2004

Mail Stop Issue Fee
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

AUTHORIZATION TO CHARGE FEES TO DEPOSIT ACCOUNT

The Commissioner is hereby authorized to charge and/or credit any fees under 37 CFR 1.16 and 1.17 which may be required in addition to the enclosed check in the amount of \$685.00 by this paper to **Deposit Account No. 13-1227**. Please note that our Docket No. is **1.919.00**.

Respectfully submitted,

MALLOY & MALLOY, P.A.
Attorneys for Applicant
2800 S.W. Third Avenue
Historic Coral Way
Miami, Florida 33129
(305) 858-8000

By: _____

Peter A. Matos
Reg. No. 37,884

Malloy & Malloy, P.A.



"Since 1959"
Registered Patent Attorneys
Trial and Appellate Counsel
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December 20, 2004

Mail Stop Issue Fee
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Re: Applicant: Simon Hache
Application No.: 09/638,943
Title: LENDING MODEL
Our Ref: 1.919.00

Dear Sir:

We enclose herewith the issue fee transmittal papers in connection with the above-referenced case together with our check in the amount of \$685.00, as well as an authorization to charge our deposit account, representing payment of the issue fee.

Kindest regards,

Very truly yours,

Peter A. Matos
For the Firm

PM/msh
Enclosures